

### **Amendments to the Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Previously Presented) A method for generating a customized proposal in the development of insurance plans for a customer, the method comprising steps of: storing customer data within a database in a computer system, the database having stored therein insurance plan products;  
presenting a description of insurance plan options available to the customer on a display device of the computer system based upon the stored customer data and user selected plan options obtained from an input device of the computer system, the description of insurance plan options including an indication that a plan may be offered but is not currently available to the customer based upon the plan requirements data and either other selected plan options or the customer data; and  
generating a customized proposal in the computer system based upon a selection made from the presented insurance plan options that includes a description of an insurance plan, at least a portion of the customer data, and estimated costs for the insurance plan.
2. (Previously Presented) The method of claim 1 further comprising a step of printing the customized proposal.
3. (Previously Presented) The method of claim 1 wherein the generating step comprises providing insurance company data as part of the customized proposal.
4. (Previously Presented) The method of claim 1 further comprising a step of providing the customized proposal in electronic form to the customer.
5. (Previously Presented) The method of claim 1 wherein the generating step comprises deriving the estimated costs from information stored in the database.

6. (Previously Presented) The method of claim 1 wherein the presenting step comprises determining if an offered plan is available to the customer based upon the user selected plan options or the customer data.
7. (Previously Presented) The method of claim 1 wherein the indication that a plan may be offered but is not currently available to the customer comprises conditions which are not met for the customer to qualify for the offered but currently not available insurance plan.
8. (Previously Presented) The method of claim 1 wherein the presenting step comprises:  
selecting, with the input device, one or more sets of possible insurance plans from the insurance plan options presented to the customer on the display device;  
determining an estimated cost for each of the selected sets of insurance plans; and  
generating a customized comparison for the possible set of insurance plans in the sales computer system that includes the customer data, the description of the selected insurance plans, and the estimated costs for the selected set of insurance plans.
9. (Previously Presented) The method of claim 1 wherein the available insurance plan options comprise a plurality of health insurance plans.
10. (Previously Presented) The method of claim 1 further comprising a step of transmitting the customer data and user selected plan options from the computer system to a remote server system for processing of a request for insurance.

11. (Currently Amended) A computer program product readable by a the computer system having computer-executable instructions that when executed cause a processor of the computer system to perform ~~the method recited in claim 1~~ steps for generating a customized proposal in the development of insurance plans for a customer, the method comprising steps of:  
storing customer data within a database in the computer system, the database having stored therein insurance plan products;  
presenting a description of insurance plan options available to the customer on a display device of the computer system based upon the stored customer data and user selected plan options obtained from an input device of the computer system, the description of insurance plan options including an indication that a plan may be offered but is not currently available to the customer based upon the plan requirements data and either other selected plan options or the customer data; and  
generating a customized proposal in the computer system based upon a selection made from the presented insurance plan options that includes a description of an insurance plan, at least a portion of the customer data, and estimated costs for the insurance plan.
12. (Canceled)
13. (Canceled)
14. (Canceled)
15. (Canceled)
16. (Canceled)
17. (Canceled)
18. (Canceled)

19. (Canceled)
20. (Previously Presented) The method of claim 1 wherein the generating step comprises providing an insurance plan as part of the customized proposal.
21. (Previously Presented) The method of claim 1 wherein the generating step comprises providing insurance application forms as part of the customized proposal.
22. (Previously Presented) The method of claim 1 wherein the generating step comprises providing benefit charts data as part of the customized proposal.
23. (Previously Presented) The method of claim 1 wherein the generating step comprises providing provider information data as part of the customized proposal.
24. (Previously Presented) The method of claim 1 wherein the available insurance plan options comprise a plurality of dental insurance plans.
25. (Previously Presented) The method of claim 1 wherein the available insurance plan options comprise a plurality of life insurance plans.
26. (Previously Presented) The method of claim 1 wherein the available insurance plan options comprise a plurality of disability insurance plans.
27. (Previously Presented) The method of claim 1 wherein the insurance plan comprises a set of insurance plans.
28. (Previously Presented) The method of claim 1 wherein the storing step comprising storing the customer data and insurance plan products in a relational database that is hosted in a networked environment with portions stored in a remote memory storage device.

29. (Previously Presented) The method of claim 1 wherein the storing step comprising storing the customer data and insurance plan products in a relational database comprising a plurality of modules.
30. (Previously Presented) A computer system for generating a customized proposal in the development of insurance plans for a customer, the system comprising:  
an input device configured to prompt a user of the computer system to input customer data;  
a system memory having stored within a database input customer data and insurance plan products information including plan requirements data and plan options;  
a display device; and  
a processor unit, operatively coupled to the input device, system memory, and display device, that is configured to: (i) present a description of insurance plan options available to the customer on the display device based upon the customer data and user selected plan options obtained from the input device, the description of insurance plan options including an indication that a plan may be offered but is not currently available to the customer based upon the plan requirements data and either other selected plan options or the customer data, and (ii) generate a customized proposal based upon a selection made from the presented insurance plan options that includes a description of an insurance plan, at least a portion of the customer data, and estimated costs for the insurance plan.
31. (Previously Presented) The computer system of claim 30 further comprising a printer, operatively coupled to the processor unit, configured to print the customized proposal.
32. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to provide insurance company data as part of the customized proposal.

33. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to provide an insurance plan as part of the customized proposal.
34. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to provide insurance application forms as part of the customized proposal.
35. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to provide benefit charts data as part of the customized proposal.
36. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to provide provider information data as part of the customized proposal.
37. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to provide the customized proposal in electronic form to the customer.
38. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to derive the estimated costs from information stored in the database.
39. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to determining if an offered plan is available to the customer based upon the user selected plan options or the customer data.
40. (Previously Presented) The computer system of claim 30 wherein the indication that a plan may be offered but is not currently available to the customer comprises conditions which are not met for the customer to qualify for the offered but currently not available insurance plan.

41. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to: (i) select, based on user input from the input device, one or more sets of possible insurance plans from the insurance plan options presented to the customer on the display device, (ii) determine an estimated cost for each of the selected sets of insurance plans, and (iii) generate a customized comparison for the possible set of insurance plans in the sales computer system that includes the customer data, the description of the selected insurance plans, and the estimated costs for the selected set of insurance plans.
42. (Previously Presented) The computer system of claim 30 wherein the available insurance plan options comprise a plurality of health insurance plans.
43. (Previously Presented) The computer system of claim 30 wherein the available insurance plan options comprise a plurality of dental insurance plans.
44. (Previously Presented) The computer system of claim 30 wherein the available insurance plan options comprise a plurality of life insurance plans.
45. (Previously Presented) The computer system of claim 30 wherein the available insurance plan options comprise a plurality of disability insurance plans.
46. (Previously Presented) The computer system of claim 30 further comprising a logical connection to a remote computer operatively coupled to the processor unit, the processor unit being configured to transmit the customer data and user selected plan options from the computer system to the remote computer for processing of a request for insurance.
47. (Previously Presented) The computer system of claim 30 wherein the insurance plan comprises a set of insurance plans.

48. (Previously Presented) The computer system of claim 30 wherein the database comprises a relational database that is hosted in a networked environment with portions stored in a remote memory storage device.
49. (Previously Presented) The computer system of claim 30 wherein the database comprises a relational database comprising a plurality of modules.